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**Admitted in NY and NJ*

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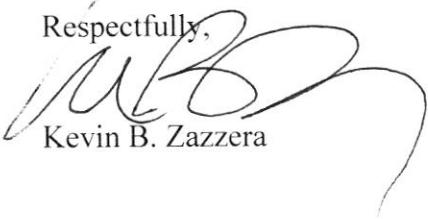
Via ECF
Honorable Nancy Hershey Lord
United States Bankruptcy Court
271-C Cadman Plaza East
Brooklyn, NY 11201-1800

Re: Carlos Cruz
Chapter 7 Bankruptcy No: 18-41418

Dear Judge Lord,

I am writing to inform the Court that I will not be appearing for the Hearing on the reaffirmation agreement on tomorrow's calendar. I have discussed the ramifications of the agreement with the debtor and it is my understanding that he will not be appearing either.

Should the Court require anything further regarding this matter, please do not hesitate to contact the undersigned. Thank you.

Respectfully,

Kevin B. Zazzera